

# Non-Refundable Personal Tax Credits — 2015

(Prepared from information available as of June 19, 2015)

The two tables below contain information concerning select non-refundable personal tax credits. The first contains the federal and provincial/territorial rates used in the calculation of personal tax credits. The second shows the value of the credits. Provinces and territories use their own prescribed amounts to determine their personal tax credits.

		Personal tax credit rates (See table below for some limitations)													
		Federal	Alt.	B.C.	Man.	N.B.	Nfld. & Lab.	N.W.T.	N.S.	Nun.	Ont.	P.E.I.	Que. <sup>1</sup>	Sask.	Yukon
<b>General factor<sup>2</sup></b>		15% <sup>4</sup>	10%	5.06%	10.8%	9.68%	7.7%	5.9%	8.79%	4%	5.05%	9.8%	20%	11%	6.4%
<b>Charitable donations</b>	First \$200	15% <sup>4</sup>	10%	5.06%	10.8%	9.68%	7.7%	5.9%	8.79%	4%	5.05%	9.8%	20%	11%	6.4%
	Amount over \$200	29% <sup>4</sup>	21%	14.7%	17.4%	17.95%	14.3%	14.05%	21%	11.5%	11.16%	16.7%	24%	15%	12.8%
<b>Dividend tax credit<sup>3</sup></b> (on grossed-up amount)	Eligible	15.02%	10%	10%	8%	12%	5.4%	11.5%	8.85%	5.51%	10%	10.5%	11.9%	11%	15%
	Non-eligible	11.02%	3.1%	2.59%	0.83%	4%	4.1%	6%	3.5%	3.05%	4.5%	3.2%	7.05%	3.4%	3.17%

		Maximum value (before surtaxes) of credits that are based on prescribed amounts														
		Federal amounts	Federal <sup>7</sup>	Alt.	B.C.	Man.	N.B.	Nfld. & Lab.	N.W.T.	N.S.	Nun.	Ont.	P.E.I.	Que. <sup>1</sup>	Sask.	Yukon
<b>Basic</b>					\$503		\$932	\$675				\$498	\$755	\$2,285 <sup>1</sup>		
<b>Spouse</b>		\$11,327 <sup>5</sup>	\$1,699 <sup>5</sup>	\$1,821	\$431	\$986	\$792	\$552	\$820	\$745	\$511	\$423	\$642	N/A	\$1,720	\$725 <sup>5</sup>
<b>Equivalent to spouse</b>													\$617			
<b>Age 65</b>		\$7,033	\$1,055	\$508	\$226	\$403	\$455	\$431	\$401	\$364	\$383	\$243	\$369	\$492 <sup>1</sup>	\$524 <sup>12</sup>	\$450
	Basic	\$7,899	\$1,185	\$1,405	\$377	\$667	\$755	\$455	\$665	\$645	\$511	\$402	\$675	\$519		\$506
<b>Disability</b>	Under 18 supplement	\$4,607	\$691							\$303			\$394		\$1,014	\$295
<b>Infirm dependant (18 or over)</b>		\$6,700 <sup>5</sup>	\$1,005 <sup>5</sup>	\$1,054	\$220	\$389	\$440	\$214	\$272	\$246	\$184	\$235	\$240	N/A <sup>1</sup>		\$429 <sup>5</sup>
<b>Caregiver</b>		\$4,608 <sup>5</sup>	\$691 <sup>5</sup>							\$431						\$295 <sup>5</sup>
<b>Pension income</b>		\$2,000	\$300	\$140	\$51	\$108	\$97	\$77	\$59	\$103	\$80	\$69	\$98	\$437 <sup>1</sup>	\$110	\$128
<b>Child</b>		N/A <sup>5,6</sup>	N/A <sup>5,6</sup>		N/A			N/A <sup>8</sup>	N/A	N/A <sup>9</sup>		N/A	N/A <sup>9</sup>	N/A	\$653	N/A <sup>5,6</sup>
<b>Adoption</b>		\$15,255	\$2,288	\$1,246	\$772	\$1,080	N/A	\$911	N/A			\$608	N/A	N/A <sup>1</sup>	N/A	\$976
<b>Children's fitness</b>		N/A <sup>6</sup>	N/A <sup>6</sup>						N/A			N/A <sup>11</sup>	N/A	N/A <sup>1</sup>	N/A <sup>11</sup>	N/A <sup>6</sup>
<b>Children's arts</b>		\$500	\$75	N/A	\$25 <sup>10</sup>	\$54			N/A			N/A <sup>11</sup>	N/A	N/A <sup>1</sup>	N/A <sup>11</sup>	\$32
<b>Canada Pension Plan (CPP)</b>		\$2,480	\$372	\$248	\$125	\$268	\$240	\$191	\$146	\$218	\$99	\$125	\$243	N/A	\$273	\$159
<b>Quebec Pension Plan (QPP)</b>		\$2,630	\$395		N/A									N/A <sup>1</sup>	N/A	
<b>Employment Insurance (EI)</b>	not in Quebec	\$931	\$140	\$93	\$47	\$101	\$90	\$72	\$55	\$82	\$37	\$47	\$91	N/A	\$102	\$60
	in Quebec	\$762 <sup>1</sup>	\$114		N/A									N/A <sup>1</sup>	N/A	
<b>Canada Employment</b>		\$1,146	\$172		N/A										\$73	
<b>Education</b>	Full-time	\$400	\$60	\$71	\$10	\$43	\$39	\$15	\$24	\$18	\$16	\$27	\$39	\$421 <sup>1</sup>	\$44	\$26
	Part-time	\$120	\$18	\$21	\$3	\$13	\$12	\$5	\$7	\$5	\$5	\$8	\$12	N/A	\$13	\$8
<b>Textbook</b>	Full-time	\$65	\$10		N/A						\$3	N/A				\$4
	Part-time	\$20	\$3		N/A						\$1	N/A				\$1

× 1.2 or  
× 1.56      × 1.1

Factors at bottom of table increase value of credits to reflect surtaxes.<sup>13</sup>

## Notes:

- See below for Quebec's special credits and rules.
- The general factor, multiplied by the federal (or provincial/territorial) amount, yields the value of the federal (or provincial/territorial) credit.
- Eligible dividends are designated as such by the payer. They are grossed up by 38% and include dividends paid by:
  - public corporations or other corporations that are not Canadian-controlled private corporations (CCPCs), are resident in Canada and are subject to the federal general corporate income tax rate (i.e., 15% in 2015); or
  - CCPCs, to the extent that the CCPC's income is:
    - not investment income (other than eligible dividends from public corporations); and
    - subject to the federal general corporate income tax rate (i.e., the income is active business income not subject to the federal small business rate).

Non-eligible dividends are grossed up by 18% and include dividends paid out of either income eligible for the federal small business rate or a CCPC's investment income (other than eligible dividends received from public corporations).

- A temporary First-time Donor's Super Credit (FDSC) can be claimed by first-time donors only once after 2012 and before 2018. The FDSC is an additional 25% tax credit (on top of claiming the Charitable Donations Tax Credit) on up to \$1,000 of donations made after March 20, 2013.
- Caregivers of dependants with a mental or physical infirmity can claim the Family Caregiver Tax Credit. This credit, which is valued at \$314 (i.e., \$2,093 x 15%), is already included in the infirm dependant (18 or over) tax credit, or increases the spouse/equivalent to spouse, caregiver or child under 18 (see note 6) tax credit. Only one Family Caregiver Tax Credit can be claimed for each infirm dependant. The Yukon has paralleled this credit, with an increase of \$134 (i.e., \$2,093 x 6.4%).

6. Starting 2015:

- the child tax credit (except for the Family Caregiver Tax Credit portion, see note 5) is repealed (instead, parents will receive enhanced Universal Child Care Benefit payments); and
- the children's fitness tax credit is replaced with a 15% refundable tax credit, providing up to \$150 per year for children under 17, and \$225 per year for children under 19 who qualify for the disability tax credit.

Yukon has harmonized with the federal changes to the child tax credit and the children's fitness tax credit by:

- repealing the child tax credit (except for the Family Caregiver Tax Credit portion, see note 5) after 2014; and
- replacing the children's fitness tax credit with a refundable tax credit, starting 2015.

7. In Quebec, federal values are reduced by 16.5%.

8. In Newfoundland and Labrador, parents can claim a non-refundable tax credit amount equal to the child care expenses that are deductible from their income.

9. A non-refundable tax credit for children under six is available in Nova Scotia (up to \$105 per year), in Nunavut (\$48 per year) and Prince Edward Island (up to \$129 per year).

10. In British Columbia, parents can claim a children's fitness equipment tax credit that equals 50% of the BC children's fitness credit amount claimed.

11. A refundable tax credit for children is available in Ontario for fitness and certain non-fitness activities, and in Saskatchewan for cultural, recreational and sports activity fees (starting 2015, the Saskatchewan credit will be income-tested).

12. In Saskatchewan, an additional credit of \$138 is available to individuals who are 65 or older, regardless of their income.

13. For taxpayers in Ontario or Prince Edward Island affected by provincial surtaxes, the value of the credits shown will be higher by the factors indicated. For example, for a taxpayer in Ontario's top bracket, the \$498 shown for the basic Ontario credit would be worth \$777 (i.e.,  $\$498 \times 1.56$ ).

## Quebec's Special Credits and Rules — 2015

The following special rules apply to Quebec's non-refundable tax credits:

- the minimum basic personal credit, the Quebec Pension Plan (QPP), Employment Insurance (EI), Health Services Fund and Quebec Parental Insurance Plan (QPIP) credits are combined into a single basic personal credit of \$11,425 (value of \$2,285);
- employees, employers and the self-employed must contribute to the QPIP, from which maternity, adoption and parental leave benefits are paid. As a result, federal EI premiums are lower for Quebec employees than for other employees (\$762 instead of \$931). A federal credit is available to individuals for QPIP premiums;
- an adult student can transfer the unused portion of the basic personal credit to a parent, but if this transfer is made, the other dependant (18 or over) credit of \$3,065 (value of \$613) cannot be claimed for that student;
- most non-refundable credits, such as the basic personal credit and the age credit, can be transferred to a spouse, if not used by the taxpayer;
- the age, pension and living alone credits are reduced if net family income exceeds \$33,145;
- the age to qualify for the age credit will increase gradually from age 65 in 2015 to age 70 in 2020
- a person that lives alone or with a dependant can claim a credit of \$1,340 (value of \$268);
- a person that qualifies for the living alone credit and lives with an eligible student is eligible for an additional \$1,655 (value of \$331) credit;
- the maximum education credit of \$2,105 (value of \$421) per term (maximum two terms per year) can be claimed by a supporting Quebec parent (but is not transferable) for a child under 18 who attends post-secondary school full-time (part-time for infirm dependants);
- a student can transfer the unused portion of the tuition and examination tax credits to a parent or grandparent; and
- the medical expense credit is based on the amount by which qualifying expenses exceed 3% of net family income (see below for details on the refundable medical expense credit).

Select Quebec refundable tax credits are listed in the table below.

	<b>Details</b>
<b>Adoption</b>	50% of eligible adoption expenses (maximum credit of \$10,000)
<b>Child care</b>	26% to 75% of qualifying child care expenses (limits apply)
<b>Youth activities<sup>1</sup></b>	Maximum credit is \$60 for children age five to under 17; \$120 for children with a disability, age five to under 19; available to families with incomes of \$132,650 or less
<b>Seniors' activities</b>	Maximum credit is \$40 for seniors age 70 or older with incomes of \$40,425 or less
<b>Caregivers<sup>2</sup></b>	Basic credit of \$635 <sup>2</sup> plus supplement of \$519; the supplement is reduced if the dependant's income exceeds \$23,080
<b>Respite expenses for informal caregivers</b>	30% of eligible respite expenses paid for the care of a person who resides with the caregiver and has a significant disability; maximum credit of \$1,560 is reduced if family income exceeds \$55,905
<b>Informal caregivers</b>	Maximum credit of \$500 for each care recipient can be allocated to a volunteer who provides home respite to informal caregivers of the care recipient
<b>Home support for seniors<sup>3</sup></b>	33% of eligible expenses; maximum credit of \$6,435 for independent seniors (reduced if family income exceeds \$55,905) and \$8,415 for dependent seniors, age 70 and over; expenses eligible for this credit will not qualify for the medical expense credit
<b>Medical</b>	25% of medical expenses eligible for the non-refundable credit and 25% of amount deducted for impairment support products and services; maximum credit of \$1,153 is reduced if family income exceeds \$22,315

### Notes:

1. The youth activities credit will increase, in stages, from 2015 to 2017, to up to \$100 per child age five to under 17, and up to \$200 per child with a disability age five to under 19.
2. The caregivers credit has three components:
  - i. caregivers who house, in the strict sense of the term, an eligible relative – see table for details of the credit;
  - ii. caregivers who cohabit with an eligible relative unable to live alone – see table for details of the credit; and
  - iii. caregivers caring for an elderly spouse – these caregivers qualify only for a basic credit, which is higher than the basic credit for the first two components; and is \$925 for 2015 and will increase to \$1,000 in 2016 (indexed thereafter).
3. For the home support for seniors credit, the tax credit rate and maximum credits will gradually increase from 33% (maximum credit of \$6,435 for independent seniors and \$8,415 for dependent seniors) in 2015, to 35% (maximum credit of \$6,825 for independent seniors and \$8,925 for dependent seniors) in 2017.

## Credits: Federal Limitations and Other Information — 2015

This table presents additional information related to federal credits. Other restrictions may also apply. The provinces/territories may have comparable thresholds and rules.

	Limitations	To whom the credit may be transferred	Carry-forward
<b>Family tax cut</b> (known as “income-splitting”)	For families with children under 18; maximum credit is equal to the lesser of \$2,000 and the federal tax reduction that would result if up to \$50,000 of taxable income were transferred from the high-earner spouse to the low-earner spouse	Either spouse may claim	N/A
<b>Tuition</b>	Credit is available only if at least \$100 is paid in fees to an institution	Spouse, parent or grandparent (Maximum combined tuition, education and textbook credits transferable is \$750)	Indefinite
<b>Education</b>	Credit is \$60/month for full-time students and certain disabled part-time students; \$18/month for other part-time students		
<b>Textbook</b>	Credit is \$10/month for full-time students and certain disabled part-time students; \$3/month for other part-time students		
<b>Medical</b>	Credit is based on amount by which qualifying medical expenses exceed the lesser of \$2,208 and 3% of net income (generally, expenses for any twelve-month period ending in the year can be claimed)	Either spouse may claim	
<b>CPP/QPP and EI</b>	For employees, maximum credit is \$512 (in Quebec, \$425 <sup>1</sup> ); self-employed persons deduct 50% of CPP/QPP premiums paid for their own coverage (maximum deduction of \$2,480; in Quebec \$2,630) and claim a credit for the non-deductible half of premiums paid (maximum credit \$372; in Quebec \$329 <sup>1</sup> ); self-employed persons are not required to pay EI premiums, but may opt to do so	N/A	
<b>Canada Employment</b>	Credit is based on employment income		
<b>Transit pass</b>	Public transit passes (monthly or longer) and certain weekly and electronic payment cards for travel are eligible	Spouse or parent	
<b>Student loan interest</b>	Interest must be paid on qualifying student loans	N/A	5 years
<b>Charitable donations</b>	Eligible donations are limited to 75% of net income	Either spouse may claim	
<b>Spousal and equivalent to spouse</b>	Reduced by any net income of the spouse or qualifying dependant	N/A	
<b>Infirm dependant</b>	Reduced if dependant’s income exceeds \$6,720		
<b>Caregiver</b>	For providers of in-home care for an adult relative (reduced if relative’s income exceeds \$15,735)		
<b>Age</b>	Reduced if income exceeds \$35,466	Spouse	
<b>Pension</b>	Credit is not available for CPP, QPP, Old Age Security or Guaranteed Income Supplement payments		
<b>Adoption</b>	Must be claimed in the year the adoption period ends	Either parent may claim	
<b>Children’s fitness</b>	Starting 2015, the credit is refundable. For more details, see note 6 under <b>Non-Refundable Personal Tax Credits</b> .		
<b>Children’s arts</b>	Maximum credit is \$75 for children under 17; \$150 for children under 19 who qualify for the disability tax credit		
<b>Disability</b>	Basic For individuals with severe and prolonged impairment	Spouse, parent, grandparent, child, grandchild, sibling, aunt, uncle, niece or nephew	
	Under 18 supplement Reduced if child care expenses and attendant care expenses (claimed as a medical expense for child) exceed \$2,699		

### Notes:

1. In Quebec, federal values are reduced by 16.5%. The amounts shown reflect this reduction.